



# ***AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY***

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## HOUSING CHOICE VOUCHER / SECTION 8 PROGRAM

### 1999 - 2006

**KEEPING THE PROMISE: Preserving and enhancing housing mobility in the Section 8 Housing Choice Voucher Program [HCVP]** / Tegeler, Philip; Cunningham, Mary; Turner, Margery Austin -- Washington, DC: Poverty & Race Research Action Council (PRRC), 2005

Conference Report of the Third National Conference on Housing Mobility – Dec. 2005

Also available full text via the World Wide Web:

<http://www.prrac.org/pdf/KeepingPromise.pdf>

This report is an attempt to capture—and update—the best insights of the Third National Conference on Housing Mobility, hosted by the Poverty & Race Research Action Council and held at the Urban Institute in December 2004. The authors represented in this report are a cross-section of scholars and activists working to improve housing choices for low-income families. Although the details are often complex, the basic messages of the report are simple: housing mobility works; it is feasible to implement; and it is now at great risk of being dismantled as a federal policy.

#### **APPROPRIATIONS SHORTFALL CUTS FUNDING FOR 80,000 HOUSING**

**VOUCHERS THIS YEAR:** Congress rejected deeper reduction sought by administration / Sard, Barbara; Lawrence, Peter; Fischer, Will / Center on Budget and Policy Priorities (CBPP) -- Washington, DC: CBPP, 2005

Also available full text via the World Wide Web:

<http://www.cbpp.org/2-11-05hous.htm>

On December 8, 2004, the President signed the Consolidated Appropriations Act for fiscal year 2005 (P.L. 108-447), setting spending levels for 13 federal departments including the U.S. Department of Housing and Urban Development. The Administration had originally proposed cutting funding for the leading federal rental assistance program, the Section 8 Housing Choice Voucher program, sharply below the 2004 level. The Administration also had proposed converting the program to a block grant, which would have eliminated key protections for low-income families and made the program more vulnerable to further cuts in the future.

#### **HIGH STAKES FOR THE HOUSING VOUCHER PROGRAM IN THE 2006**

**APPROPRIATIONS BILL** / Sard, Barbara; Rice, Douglas; Fischer, Will -- Washington, DC: Center on Budget and Policy Priorities (CBPP), 2005

Revised: August 24, 2005

Also available full text via the World Wide Web:

<http://www.cbpp.org/8-24-05hous.pdf>

Since 2002, Congress and HUD have implemented a series of substantial changes in funding policy for the “Section 8” Housing Choice Voucher Program [HCVP]. These changes have been driven in part by concerns over the rising costs of the program. Those concerns have been overblown, according to an analysis of HUD’s recent voucher cost data. Moreover, the year-to-year changes in funding policy, along with a funding shortfall in 2005 and, at times, poor implementation by HUD, have produced a series of troublesome effects: funding instability and shortages among state and local housing agencies, a decline in the number of vouchers leased, and growing fears among landlords that the program is unreliable.

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## HOUSING CHOICE VOUCHER / SECTION 8 PROGRAM – Cont'd

### **HUD DATA SHOW HOUSING VOUCHER COSTS LEVELED OFF STARTING IN 2003 AS RENTAL MARKET COOLED /** Fischer, Will; Sard, Barbara -- Washington, DC:

Center on Budget and Policy Priorities (CBPP), 2005

Revised: April 18, 2005

Also available full text via the World Wide Web:

<http://www.cbpp.org/3-16-05hous.htm>

The Administration has pointed to “spiraling” costs for the Housing Choice Voucher program to justify radical changes in the program’s funding structure and the elimination of many key protections for low-income families. HUD and Treasury data indicate, however, that far from spiraling, growth both in the average cost of a voucher and overall expenditures under the Section 8 program (which includes the voucher program and a separate “project-based” assistance program) have eased considerably since peaking in 2003.

### **PLANNERS SAY 2006 BUDGET BAD FOR COMMUNITIES /** Stromberg, Meghan -- [Chicago, IL]: American Planning Association (APA), 2005 Planning - Vol. 71, no. 4 (April 2005) p. 44- (2 p.)

May be purchased via the World Wide Web:

<http://www.planning.org/planning/nonmember/previouseditions.htm>

The U.S. administration's 2006 fiscal year budget, released February 7, 2005 takes a huge swipe at domestic funding, sharply cutting or eliminating 150 programs. Many of those cuts, approved by the U.S. Congress, could have serious implications for U.S. communities. The proposed budget, say planners, will hurt community economic development and affordable housing efforts; land conservation, water quality improvements and other environmental activities; and transportation of all sorts. The most startling change is the removal of a number of programs from the Department of Housing and Urban Development. Eighteen programs which the budget refers to as duplicative would be all but scrapped.

### **PUBLIC HOUSING REFORM AND VOUCHER SUCCESS: Progress and challenges /** Solomon, Rod -- [Washington, DC]: The Brookings Institution, Metropolitan Policy Program, 2005

Also available full text via the World Wide Web:

[http://www.brookings.edu/metro/pubs/20050124\\_solomon.pdf](http://www.brookings.edu/metro/pubs/20050124_solomon.pdf)

Executive summary: This paper reviews the progress of these important federal housing reforms since 1998, including the latest actions reflected in the FY 2005 appropriations bill. It examines the extent to which the U.S. Department of Housing and Urban Development (HUD) and its local partners have implemented changes to transform the physical, social, and economic setting of public housing, improve its overall management, and enhance the voucher program. The paper also identifies outstanding concerns and ways in which HUD, Congress, and public housing authorities (PHAs) can ensure that the full intent of the act is carried out.

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## HOUSING CHOICE VOUCHER / SECTION 8 PROGRAM – Cont'd

### **ADMINISTRATION SEEKS DEEP CUTS IN HOUSING VOUCHERS AND CONVERSION OF PROGRAM TO A BLOCK GRANT**

/ Sard, Barbara; Fischer, Will -- Washington, DC: Center on Budget and Policy Priorities (CBPP), 2004.

"Revised - March 24, 2004"

Also available full text via the World Wide Web:

<http://www.cbpp.org/2-12-04hous.htm>

The Administration's proposed budget would cut funding for "Section 8" housing vouchers in 2005 by more than \$1 billion below the 2004 level. The budget would cut the Section 8 program further in subsequent years. The budget also would make radical changes in the program's structure. It would replace the voucher program with a block grant to local housing agencies (labeled the "Flexible Voucher Program") and, in so doing, repeal basic protections for low-income families that were developed on a bipartisan basis and have undergirded the program for decades. The block-grant proposal also would leave the program vulnerable to substantial further funding erosion over time.

### **ADMINISTRATIVE PLAN - HOUSING CHOICE VOUCHER PROGRAM (HCVP):**

**Moderate Rehabilitation Program [&] Family Self-Sufficiency** / California Dept. of Housing and Community Development -- Sacramento, CA: HCD - Division of Community Affairs, 2004

"Attachment C" of the PHA report to HUD which is revised annually.

Available full text at the World Wide Web:

[http://www.hcd.ca.gov/hpd/hrc/rep/fed/2004-05\\_Admin\\_Plan.pdf](http://www.hcd.ca.gov/hpd/hrc/rep/fed/2004-05_Admin_Plan.pdf)

The California Department of Housing and Community Development (HCD) acts as the Public Housing Agency (PHA) for 12 rural counties in the administration of the Section 8, Family Self-Sufficiency and Section 8 Moderate Rehabilitation housing programs.

### **LARGE FAMILIES FACE HIGHER RENT BURDENS AND FEWER HOUSING**

**OPPORTUNITIES UNDER NEW HUD RENT RULES:** Shift in method used to set "Fair Market Rents" results in unannounced program cutback / Fischer, Will; Sard, Barbara; O'Neill, Tara / -- Washington, DC: Center on Budget and Policy Priorities (CBPP), 2004  
Revised: October 14, 2004

Also available full text via the World Wide Web:

<http://www.cbpp.org/10-12-04hous.htm>

On October 1, 2004, HUD put into effect new rent standards -- known as Fair Market Rents or FMRs -- that will be used to set maximum rent levels for the "Section 8" housing voucher program and other low-income housing assistance programs during fiscal year 2005.

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## HOUSING CHOICE VOUCHER / SECTION 8 PROGRAM – Cont'd

### **HASTY CHANGES TO HUD'S "FAIR MARKET RENTS" WOULD DISRUPT HOUSING ASSISTANCE** / Fischer, Will; Sard, Barbara -- Washington, DC: Center on Budget and Policy Priorities (CBPP), 2004

"September 16, 2004"

Also available full text via the World Wide Web:

<http://www.cbpp.org/9-16-04hous.htm>

HUD sets FMRs for several thousand local areas around the country based on market rents for modest housing of different bedroom sizes. Generally, the FMR is the amount that would be sufficient to cover rental charges for 40 percent of the housing units in an area. FMRs are used to set maximum rent levels in the "Section 8" housing voucher program and other housing assistance programs. Each year, FMRs are adjusted to reflect trends in local market rents. The initially proposed 2005 Fair Market Rents contained unusually large changes compared to the fiscal year 2004 Fair Market Rents.

### **HOUSING CHOICE VOUCHER (HCV) TENANT ACCESSIBILITY STUDY: 2001-2002 /**

Shea, Michael; Campos, Connie; O'Day, Bonnie -- Washington, DC: U.S. Dept. of Housing and Urban Development, Office of Policy Development and Research, 2004

Also available full text via the World Wide Web:

<http://www.huduser.org/Publications/pdf/HCVTenantAccessibilityStudy.pdf>

The tenant-based housing choice voucher (HCV) program provides rental assistance on behalf of eligible low-income families and individuals. It allows program participants to find and lease housing in private rental markets, affording them more housing and locational choices as compared to tenants in the conventional public housing program. Some HCV program participants are considered by HUD to be hard-to-house. Among them are family members with disabilities. For persons with disabilities, finding accessible housing in the HCV program can be a major challenge. In some markets, such housing is scarce. Many newer accessible units may be expensive and not eligible for the HCV program, or require upward adjustments in payment standards or rent. Remaining housing stock may be old, in poor condition, or difficult to modify. These are all problems compounded by the inherently complicated logistics that persons with disabilities face in the search for affordable housing.

### **IMPROVEMENTS TO APPROPRIATIONS BILLS NEEDED TO PROTECT HOUSING VOUCHERS IN 2005 /** Sard, Barbara; Fischer, Will -- Washington, DC: Center on Budget and Policy Priorities (CBPP), 2004

"November 8, 2004".

Also available full text via the World Wide Web:

<http://www.cbpp.org/11-8-04hous.htm>

The Senate and House Appropriations Committees have each approved bills funding the "Section 8" Housing Choice Voucher program and other HUD programs in fiscal year 2005. Neither committee approved the Administration's proposal to convert the voucher program to a block grant. In addition, both committees rejected deep cuts sought by the Administration in funding for the voucher program, which helps about two million needy households -- primarily low-income working families, the elderly, and people with disabilities -- to afford modest housing in the private market.

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## HOUSING CHOICE VOUCHER / SECTION 8 PROGRAM – Cont'd

### **LOCAL CONSEQUENCES OF HUD'S FY 2004 VOUCHER FUNDING POLICY:**

[electronic resource] / Center on Budget and Policy Priorities (CBPP) -- Washington, DC: CBPP, 2004

Tables updated with new statistics: August 2004

Also available full text via the World Wide Web:

<http://www.cbpp.org/7-15-04hous-survey.htm>

Information in the printed table was gathered by CBPP, NLIHC, and the Council of Large Public Housing Authorities

### **MOVING OVER OR MOVING UP?: Short-term gains and losses for relocated HOPE VI families** / Clampet-Lundquist, Susan -- Washington, DC: HUD, 2004

Cityscape - Vol. 7, no. 1 (2004) Special Edition: A Survey of Current Academic Research on Housing & Community Development Issues

Also available full text via the World Wide Web:

<http://www.huduser.org/periodicals/cityscape/vol7num1/ch4.pdf>

In late 1992 Congress created the HOPE VI program to address the concerns raised by the National Commission on Severely Distressed Public Housing earlier that year. One of the goals of HOPE VI is to help low-income families achieve economic self-sufficiency by moving them out of an environment of concentrated poverty and by providing them with supportive services. This study uses qualitative and quantitative methods to look at the relocation of families living in a public housing development in Philadelphia. Forty-one families with school-age children were selected randomly and interviewed 2 years after their moves. More than half of these families used a Section 8 subsidy when they relocated.

### **NAHRO ANALYSIS: Effects of FY 2004 budget-based renewal funding policy for Section 8 Housing Choice Voucher Program (HCVP)** / National Association of Housing & Redevelopment Officials (NAHRO) -- Washington, DC: NAHRO, 2004 "October 11, 2004"

Also available full text via the World Wide Web:

<http://www.nahro.org/pressroom/2004/200410renewalstudy.pdf>

Includes state by state analysis:

<http://www.nahro.org/pressroom/2004/200410renewalstudydata.pdf>

The Section 8 Housing Choice Voucher (HCV) program helps nearly 2 million American families find affordable housing on the private market. The program is highly successful, and has been called "the linchpin of a national policy" by the bipartisan Millennial Housing Commission. In April of this year, almost three months after the program's funding bill was signed into law, the Department of Housing and Urban Development (HUD) issued a notice implementing a new method of funding the Section 8 Housing Choice Voucher (HCV) program... The budget-based renewal funding policy has left nearly 500 agencies with a total shortfall of approximately \$93 million—the equivalent of housing assistance for 52,000 low-income families.



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## HOUSING CHOICE VOUCHER / SECTION 8 PROGRAM – Cont'd

**THE MYTH OF SPIRALING VOUCHER COSTS** / Center on Budget and Policy Priorities (CBPP) -- Washington, DC: CBPP, 2004

"June 11, 2004"

Also available full text via the World Wide Web:

<http://www.cbpp.org/6-11-04hous.htm>

U.S. Department of Housing and Urban Development (HUD) officials and some Members of Congress have expressed concern about "spiraling costs" for "Section 8" housing vouchers. Proposals to make deep cuts in voucher funding and to convert the program to a block grant have been rationalized on the grounds that such far-reaching measures are needed to curb rapidly rising voucher costs that, if left uncontained, would eventually consume the entire HUD budget. A careful look at the data demonstrates, however, that housing voucher costs are not spiraling out of control and that the claims being made to this effect rest on selective and misleading use of budget data.

### **COSTS AND UTILIZATION IN THE HOUSING CHOICE VOUCHER PROGRAM**

**(HCVP)** / Finkel, Meryl [et al.] / Abt Associates, Inc -- [Washington, DC]: HUD - Office of Policy Development and Research (PD&R), 2003

Prepared for: U.S. Dept of Housing & Urban Development by Abt Associates, Inc., Cambridge Massachusetts (July 2003)

Available full text via the World Wide Web:

[http://www.huduser.org/publications/pubasst/cost\\_util\\_voucher.html](http://www.huduser.org/publications/pubasst/cost_util_voucher.html)

HUD, Congress, voucher program managers, researchers and housing advocacy groups have focused on voucher utilization and the related issues of success rates and program costs for several years. Because under-utilization of vouchers results in fewer families receiving housing assistance each year than could be served with available resources, HUD would like to make all possible efforts to maximize the utilization of vouchers allocated to local programs.

**HOUSING VOUCHERS: Performance and potential: Congressional testimony of Bruce Katz ...** / Katz, Bruce -- [Washington, DC]: The Brookings Institution - Center on Urban & Metropolitan Policy, 2003

Testimony presented before Committee on Financial Services, Subcommittee on Housing and Community Opportunity, U.S. House of Representatives - June 17, 2003.

Also available full text via the World Wide Web:

[http://www.brook.edu/views/testimony/katz/20030617\\_housingvouchers.htm](http://www.brook.edu/views/testimony/katz/20030617_housingvouchers.htm)

I have been involved in developing and evaluating federal housing policy for the past 15 Years -- first as a staff member of the Senate Subcommittee on Housing and Urban Affairs under Senator Alan Cranston, next as Chief of Staff to HUD Secretary Henry Cisneros and now as director of the Brookings Institution Center on Urban and Metropolitan Policy. During this period I have come to believe that housing vouchers represent the most effective and efficient way of making housing affordable for low-income renters -- the most critical housing challenge in our country.



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## HOUSING CHOICE VOUCHER / SECTION 8 PROGRAM – Cont'd

**INTRODUCTION TO THE HOUSING VOUCHER PROGRAM** / Center on Budget and Policy Priorities (CBPP) -- Washington, DC: CBPP, 2003

Released - May 15, 2003

Also available full text via the World Wide Web:

<http://www.cbpp.org/5-15-03hous.htm>

The Housing Choice Voucher Program (sometimes referred to as “Section 8” after the section of the U.S. Housing Act that authorized it) is the largest federal low-income housing assistance program. Families who are awarded vouchers use them to help pay the cost of renting housing on the open market. Because vouchers are provided to particular tenants to live where they choose, they are often referred to as “tenant-based” assistance. Vouchers can also be used to help families buy homes.

**SECTION 8 MADE SIMPLE: Using the Housing Choice Voucher Program (HCVP) to assist people with disabilities** / OHara, Ann; Cooper, Emily -- 2nd edition -- Boston, MA: Technical Assistance Collaborative (TAC), 2003

“Second edition - June 2003”

Guidebook available full text via the World Wide Web:

<http://www.tacinc.org/cms/admin/cms/uploads/docs/Sect8.2ndEd.pdf>

The Section 8 Housing Choice Voucher Program administered through the U.S. Dept. of Housing and Urban Development (HUD) is one of the most important federal housing programs to assist people with disabilities. With Section 8 housing assistance, people with disabilities can become more independent and have the opportunity for full community integration. - (p. 1).

**VOUCHER HOMEOWNERSHIP PROGRAM ASSESSMENT: Volume 1 - Cross-site analysis** / Turnham, Jennifer, [et al.] -- [Washington, DC]: HUD - Office of Policy Development and Research (PD&R), 2003

Prepared for: U.S. Dept. of Housing & Urban Development by Abt Associates, Inc

Available full text via the World Wide Web:

[http://www.huduser.org/Publications/PDF/MSD\\_Book\\_VOL1.pdf](http://www.huduser.org/Publications/PDF/MSD_Book_VOL1.pdf)

This study is an assessment of the early implementation of the Voucher Homeownership Program. The purpose of this study is to provide insight into aspects of the program that are working well and those that are problematic. Although it is too premature to conduct a complete evaluation of the program at this time, this study provides useful information about how the Voucher Homeownership Program has been designed and implemented in different parts of the country, the characteristics of program purchasers and properties purchased, and the local factors that affect program implementation.

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

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### **VOUCHER HOMEOWNERSHIP PROGRAM ASSESSMENT: Volume 2 - Costs and utilization in The Housing Choice Voucher Program [HCVP] / Abt Associates, Inc --**

[Washington, DC]: HUD - Office of Policy Development and Research (PD&R), 2003

Includes: Case study on San Bernardino, California - (p. 9-1 to 9-12)

Available full text via the World Wide Web:

[http://www.huduser.org/publications/hsgfin/msd\\_vol1\\_vol2.html](http://www.huduser.org/publications/hsgfin/msd_vol1_vol2.html)

HUD contracted with Abt Associates Inc. in 2001 to describe the early implementation of the voucher homeownership program and to provide insight into aspects of the program that are working well and those that are problematic. The study examines how the program has been designed and implemented in different parts of the country, the characteristics of program purchasers and properties purchased, and the local factors that affect program implementation. The study also provides practical information to PHAs that may be interested in offering the voucher homeownership program.

### **TOOLS AND STRATEGIES FOR IMPROVING COMMUNITY RELATIONS IN THE HOUSING CHOICE VOUCHER PROGRAM (HCVP) / Jones, Amy / U.S. Dept. of**

Housing and Urban Development -- [Rockville, MD]: HUD - Office of Policy Development and Research (PD&R), 2002

"A collaborative effort between Abt Associates Inc and Amy Jones and Associates Inc."

Available full text via the World Wide Web:

<http://www.huduser.org/Publications/pdf/hcvpguide.pdf>

"One of the key dilemmas identified during the study was the tension between community concerns about concentrations of HCVP families and the fundamental premise of the program that permits families to choose where to live. Community concerns ranged from a general sense that "too many" HCVP families lived in an area, to specific suggestions that the number of HCVP families be limited when a neighborhood reaches a saturation point. Because the concept of choice is so essential to the philosophy of the HCVP, many PHAs felt both disinclined and powerless to address the concentration issue. PHAs rightly defend housing choice as a core value of the HCVP tenant-based program. But this does not mean that the PHA is powerless to address community concerns." – (p. 6)

### **CASE STUDIES OF THE CONVERSION OF PROJECT-BASED ASSISTANCE TO TENANT-BASED ASSISTANCE / Locke, Gretchen [et al.] -- Rockville, MD: HUD –**

Office of Policy Development and Research (PD&R), 2000

Prepared for: U.S. Dept. of Housing and Urban Development by Abt Associates, Inc

Also available full text via the World Wide Web:

<http://www.huduser.org/Publications/pdf/project.pdf>

Across the United States, change is coming to some of the privately-owned rental housing developments that provide homes for low- and moderate-income households. Project-based assistance to these properties is being converted to tenant-based assistance. This report presents 12 case studies documenting conversions from project-based to tenant-based assistance in privately-owned developments funded under several programs sponsored by the U.S. Department of Housing and Urban Development (HUD).

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**ERODING NEIGHBORHOOD INTEGRATION: The impact of California's expiring Section 8 Rent Subsidy Contracts on low-income family housing** / Forbes, Elaine -- Los Angeles, CA: UCLA, School of Public Policy and Social Research, 2000 (UCLA - The Lewis Center working paper series; no. 34) "May 2000".

Also available on the World Wide Web at the Internet:

<http://www.sppsr.ucla.edu/lewis/WorkingPapers.html>

"California's housing policy makers should focus on assisting vouchered-out families, particularly families with children, with relocation and expanding affordable housing opportunities for young families. The evidence suggests that without targeted government intervention, many families dislocated by opt-outs are likely to move to economically and racially segregated neighborhoods." -- (p. 1)

### **SECTION 8 MOBILITY AND NEIGHBORHOOD HEALTH: Emerging issues and policy challenges** / Turner, Margery; Popkin, Susan; Cunningham, Mary --

[Washington, DC]: The Urban Institute, 2000

Based on a Symposium held October 26, 1999

Available full text via the World Wide Web:

[http://www.urban.org/UploadedPDF/sec8\\_mobility.pdf](http://www.urban.org/UploadedPDF/sec8_mobility.pdf)

Despite the overall success of tenant-based housing assistance, there are reasons to believe that the Section 8 program could be strengthened. It may not be achieving its full potential for promoting housing mobility and choice, especially for minority families with children, and there is some reason for concern that the positive findings from research conducted early in the 1990s may not always apply under today's market conditions. Increasingly, local housing authorities and low-income advocacy organizations report that Section 8 recipients are having problems finding housing. The National Low Income Housing Coalition (1999) recently reviewed evidence on current trends in Section 8 success rates and concluded that the generally high success rates researchers found in the early part of the decade stand in contrast to conspicuous amounts of housing scarcity and frustration with the voucher system. - (p. 9)

### **SECTION 8 TENANT-BASED HOUSING ASSISTANCE: A look back after 30 years /**

U.S. Dept. of Housing and Urban Development (HUD) -- Washington, DC: HUD, 2000

Also available full text via the World Wide Web:

<http://www.huduser.org/Publications/pdf/look.pdf>

Presents a short history of the program, explores the reasons for the program's growth, describes the design elements that contribute to the program's success, and discusses some concerns that have been raised about the program and how the Department is addressing them. In particular, the report addresses three related issues: Is the policy of using tenant-based assistance to de-concentrate public housing beneficial to the lives of the families who participate and neighborhoods involved? Have there been instances where Section 8 recipients end up clustered in particular neighborhoods, and does the clustering of program recipients have negative impacts on the health of those neighborhoods? Are there truly neighborhood problems caused or exacerbated by the way the Section 8 program is operated?

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## HOUSING CHOICE VOUCHER / SECTION 8 PROGRAM – Cont'd

**MULTIFAMILY HOUSING: HUD missed opportunities to reduce costs on its uninsured Section 8 portfolio** -- Washington, DC: U.S. General Accounting Office (GAO), 1999

(GAO/RCED-99-217; July 1999)

Available full text at GAO website:

<http://www.gao.gov/archive/1999/rc99217.pdf>

Pursuant to a congressional request, GAO reviewed the Department of Housing and Urban Development's (HUD) portfolio of section 8 properties with that are not insured by the Federal Housing Administration, focusing on: (1) section 8 rental assistance provided to properties in HUD's uninsured portfolio; (2) the financial benefits that may be available to state and local housing agencies that participate in the section 8 program; and (3) the ways HUD and the state agencies oversee the physical and financial condition of the properties in their respective uninsured section 8 portfolios and the information they have on the physical and financial condition of these properties.

**OPTING IN: Renewing America's commitment to affordable housing** / U.S. Dept. of Housing and Urban Development (HUD) -- Washington, DC: HUD, 1999  
"April 1999".

Also available via the World Wide Web:

[http://www.huduser.org/periodicals/rrr/rrr6\\_99art2.html](http://www.huduser.org/periodicals/rrr/rrr6_99art2.html)

Celebrating its twenty-fifth anniversary, the Section 8 program stands at a crossroad, facing a challenge that threatens its viability for the next 25 years and beyond. Without reform, the program risks losing the best of its project-based housing while spending too much on the properties that remain. By remaking Section 8, however, a different future is possible -- a future which preserves the best project-based housing at a fair price for the taxpayer, a future that expands housing opportunities for the millions of needy families around the country who go without any housing assistance at all. - (p. ii)

**RENT VOUCHERS AND THE PRICE OF LOW-INCOME HOUSING** / Susin, Scott / University of California Berkeley, Institute of Business and Economic Research (IBER) -- Berkeley, CA: U.C. Berkeley - Program on Housing and Urban Policy, 1999

Also available full text via the World Wide Web:

<http://urbanpolicy.berkeley.edu/pdf/Susin.pdf>

Introduction: There are some reasons for being cautious about privatizing or leveling housing projects. This paper investigates one possible side effect of vouchers: their potential to bid up market rents. The reasoning here is simple. Subsidies to tenants shift the demand curve up, as the subsidized choose more expensive housing. Further, since housing assistance is not an entitlement, but is instead rationed via a waiting list, subsidized renters compete with a large group of income-eligible non-recipients. In fact, about 70 percent of those with incomes low enough to be eligible do not receive vouchers, live in housing projects, or receive any other housing subsidy. These non-recipients will be hurt by vouchers if the increased demand raises market rents. - (p. 1)

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## HOUSING CHOICE VOUCHER / SECTION 8 PROGRAM

### 1994 - 1998

**CASE STUDIES OF VOUCHERED-OUT ASSISTED PROPERTIES** / Center for Urban Policy Research -- Rockville, MD: HUD - Office of Policy Development & Research, 1998.

Report is executable file at HUD website:

<http://www.huduser.org/publications/affhsg/voucher.html>

To reduce housing costs and provide better housing, HUD has gradually been moving from project-based housing assistance to Section 8 certificates and vouchers that tenants may use wherever they choose. HUD recently closed four developments that provided project-based assistance where the Department paid a subsidy to the tenants only as long as they lived in the development. When the developments deteriorated to the point at which it was not feasible to continue to operate them, HUD closed the developments and helped relocate the tenants using tenant-based Section 8 assistance.

**HOUSING VOUCHERS VERSUS HOUSING PRODUCTION: Assessing long-term costs** / McClure, Kirk -- Washington, DC: Fannie Mae Foundation, 1998.

Housing Policy Debate - Vol. 9, no. 2 (p. 355-371)

Also available full text via the World Wide Web:

[http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd\\_0902\\_mcclure.pdf](http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_0902_mcclure.pdf)

Possibly the single largest debate in the field of affordable rental housing concerns the use of tenant-based assistance versus project-based assistance. The accepted wisdom is that project-based assistance costs anywhere from 50 to 100 percent more than tenant-based assistance. This premium for project-based housing is based on a comparison of subsidy costs at the start of a project's life rather than on a comparison of the discounted present value of the costs over the long term. The subsidy costs of samples of Section 8 new construction projects have been compared to those of Section 8 certificates over a long period of time. The results indicate that the cost premium associated with project-based assistance may be lower than conventionally believed, around 40 percent, and may get even lower if the cost comparison could extend to longer time periods and could control for the quality of the housing units.

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## HOUSING CHOICE VOUCHER / SECTION 8 PROGRAM – Cont'd

**SECTION 8 RENTAL HOUSING: Merging assistance programs has benefits but raises implementation issues /** U.S. General Accounting Office (GAO) -- Washington, DC: GAO, 1994.

(GAO/RCED-94-85)

May be accessible via GAO website:

<http://www.gpoaccess.gov/gaoreports/index.html>

A merger, if properly structured, would also make participation in the Section 8 program more attractive to owners. Currently, a housing owner who accepts subsidies for both certificate holders and voucher holders is subject to different requirements for rent increases. Under a single combined program, similar assisted households would be treated similarly. For example, voucher holders now have a wider choice of housing, since they may elect to rent units that cost more than the payment standard if they pay the difference themselves. These differences would disappear under a merger. - (p. 5)

**SECTION 8 RENTAL VOUCHER AND RENTAL CERTIFICATE UTILIZATION STUDY: Final Report /** Kennedy, Stephen D.; Finkel, Meryl / U.S. Dept. of Housing and Urban Development (HUD) -- Washington, DC: HUD - Office of Policy Development & Research, 1994

(HUD-1494-PDR)

Report produced by: Abt Associates, Inc (October 1994)

May be purchased via HUD website at the World Wide Web:

[http://webstore.huduser.org/catalog/product\\_info.php?cPath=4&products\\_id=7532](http://webstore.huduser.org/catalog/product_info.php?cPath=4&products_id=7532)

This study provides valuable insights into the housing search experiences and outcomes of Section 8 enrollees who, when they were not homeless or sharing a housing unit, were paying an average of two-thirds of their income in rent. Against this complex of "worst case" housing needs, the benefits of obtaining a qualifying unit with Section 8 are clear -- successful enrollees were able to reduce their rent to about a third of their income, and those who moved found housing of much higher quality than they had before entering the program. The fundamental finding of the study is that 87 percent of sampled enrollees successfully obtained housing with their Section 8 rental assistance. -- Foreword.



# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

**CDBG WORKS FOR RURAL COMMUNITIES** / Housing Assistance Council (HAC) -- Washington, DC: HAC, 2006

Available full text via the World Wide Web:

<http://216.92.48.246/manager/uploads/VoicesSpring2006.pdf>

Rural Voices - Vol. 11, no. 1 (Spring 2006)

"The Community Development Block Grant (CDBG) was designed to provide state and county governments with flexible funding to better serve the varied needs of local communities. CDBG's broad-based goals allow local governments to tailor grant funding toward development activities that meet the specific needs of their communities. Rural communities, in particular, have come to rely on CDBG funds to develop much-needed infrastructure, create affordable housing opportunities, and engage in innovative economic development. In this issue of Rural Voices, state, county, and local community development practitioners share their stories of how the CDBG program has worked for their communities." - (p. 1)

**CONSEQUENCES FOR AMERICAN COMMUNITIES:** A national survey on the impact of recent reductions in CDBG funding / National Association of Housing and Redevelopment Officials (NAHRO) -- Washington DC: NAHRO, 2006

Also available full text via the World Wide Web:

[http://www.nahro.org/cdbg\\_survey2.pdf](http://www.nahro.org/cdbg_survey2.pdf)

This survey was designed by NAHRO at the request of the CDBG Coalition, a partnership of national associations and organizations representing elected officials, community development practitioners, and nonprofits. The purpose of this survey is to raise awareness of the real-world impact of the recent and dramatic decline in the CDBG program's formula allocation. Although the survey is not a direct reaction to the President's Fiscal Year 2007 budget proposal, the information respondents provided will assist members of the CDBG Coalition as they work to restore CDBG formula funding for Fiscal Year 2007.

**BLOCK GRANTS: FLEXIBILITY VS. STABILITY IN SOCIAL SERVICES** / Waller, Margy -- Washington, DC: Brookings Institution, Center on Children and Families, 2005 (Welfare Reform and Beyond - Policy Brief; # 34 - December 2005)

Also available full text via the World Wide Web:

<http://www.brookings.edu/es/research/projects/wrb/publications/pb/pb34.pdf>

Since the 1940s, federal officials, commissions, and scholars all have suggested that local governments receive their federal funds in the form of so-called block grants. Supporters say block grants allow local governments more freedom to design programs, simplify administration of funds, and improve consumer access to social services. The biggest challenge to wholesale support for block grants is simple: How can we ensure accountability for spending and outcomes? This policy brief reviews the history of federal block grants for social services, the academic literature examining block grant outcomes, and recent federal proposals.



# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM – Cont'd

### **CDBG FORMULA TARGETING TO COMMUNITY DEVELOPMENT NEED /**

Richardson, Todd / U.S. Department of Housing and Urban Development -- Washington, DC: HUD - Office of Policy Development and Research (PD&R), 2005

Also available full text via the World Wide Web:

<http://www.huduser.org/Publications/pdf/CDBGAssess.pdf>

Last year marked the 30th Anniversary of the Community Development Block Grant (CDBG) program. The primary objective of the CDBG program is the development of viable urban communities, by providing decent housing, suitable living environments, and expanded economic opportunities, principally for low- and moderate-income persons. To divide the annual appropriation of CDBG funds among jurisdictions, the Congress designed a formula that is intended to provide larger grants to communities with relatively high community development need and smaller grants to communities with relatively low community development need.

### **METHODS FOR IMPROVING TIMELY PERFORMANCE: State Community**

**Development Block Grant [CDBG] Program** -- Washington, DC: U.S. Dept. of Housing & Urban Development, Office of Community Planning and Development, January 2004 (HUD-2004-4031-CPD)

Available for purchase or download at the World Wide Web:

<http://www.hud.gov/offices/cpd/communitydevelopment/library/statetimeliness.pdf>

"Spending funds in a timely manner is increasingly important for Federal grant recipients. Faced with tighter budgets, Congress wants to ensure that appropriated Community Development Block Grant (CDBG) funds are serving citizens in local communities and fulfilling the national objectives of the program. The U.S. Department of Housing and Urban Development (HUD) must justify its annual budget request to Congress based on the need and urgency for additional resources. Timely use of funds is one of the criteria that may determine future funding levels for the CDBG program". - (p. 2)

### **MEASURING THE IMPACT OF COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) SPENDING ON URBAN NEIGHBORHOODS /**

Galster, George [et al.] -- Washington, DC: Fannie Mae Foundation, 2004

Co-authors: Christopher Walker, Christopher Hayes, Patrick Boxall, & Jennifer Johnson

Available full text at Fannie Mae Foundation's Knowledgeplex via World Wide Web:

<http://content.knowledgeplex.org/kp2/cache/documents/71113.pdf>

Housing Policy Debate - Vol. 15, no. 4 (2004) p. 903-934

Partial abstract: Regression analysis of Community Development Block Grant (CDBG) spending in 17 large cities reveals strong statistical associations between spending from 1994 to 1996 and changes in three indicators of neighborhood conditions: the home purchase mortgage approval rate, the median amount of the home purchase loans originated, and the number of businesses. However, there is no consistent association between spending and indicators of subsequent neighborhood change unless CDBG spending is sufficiently spatially targeted that it exceeds a threshold of the sample mean expenditure and is measured relative to the number of poor residents. In addition, associations vary according to neighborhood trajectories before investment and changes in the local economy.

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM – Cont'd

### **PUBLIC-SECTOR LOANS TO PRIVATE-SECTOR BUSINESSES: An Assessment of HUD-supported local economic development lending activities /** Urban Institute --

Washington, DC: U.S. Dept. of Housing & Urban Development (HUD), [2002]

Available full text via the World Wide Web:

[http://www.huduser.org/Publications/PDF/pubsec\\_loans.pdf](http://www.huduser.org/Publications/PDF/pubsec_loans.pdf)

Examination of nearly 1,000 loan files maintained by 51 of the most active community users of the HUD Community Development Block Grant (CDBG) and Section 108 programs for third-party lending indicates that local loan programs create jobs and leverage private investment in poor neighborhoods at costs that are comparable to those of other federal government programs.

### **THE IMPACT OF CDBG SPENDING ON URBAN NEIGHBORHOODS /** Galster,

George, [et al.] -- Washington, DC: Urban Institute, 2002

Co-authored by: Chris Walker, Chris Hayes, Patrick Boxall, & Jennifer Johnson

Also available full text via the World Wide Web:

[http://www.urban.org/UploadedPDF/410664\\_CDBG\\_Spending.pdf](http://www.urban.org/UploadedPDF/410664_CDBG_Spending.pdf)

In 1992, the United States Congress passed the Government Performance and Results Act (GPRA), which was intended to increase the effectiveness and accountability of Federal programs by requiring agencies to measure the results of their program expenditures. Throughout the government, agencies are obliged to devise performance indicators, benchmarks and targets and apply these to the programs they administer. This research was intended to help the Department of Housing and Urban Development develop and test a variety of performance measures for its flagship urban improvement program -- the Community Development Block Grant Program.

### **STATE COMMUNITY DEVELOPMENT BLOCK GRANT [CDBG] PROGRAM: Guide to national objectives and eligible activities for State CDBG Program --**

Washington, DC: U.S. Dept. of Housing & Urban Development, Office of Community Planning and Development, 2002

Includes letter dated: July 10, 2002 by HUD Secretary Martinez

Available for purchase or full text at the World Wide Web:

<http://www.hud.gov/offices/cpd/communitydevelopment/library/stateguide/index.cfm>

This Guide is designed to help state and local officials understand what activities are eligible to be assisted under the State Community Development Block Grant (CDBG) program, and to guide them in interpreting the Housing and Community Development Act of 1974 (HCDA).

### **CDBG: AN ACTION GUIDE: To the Community Development Block Grant Program**

/ Gramlich, Edward -- Washington, DC: Center for Community Change, 1998

Also available full text via the World Wide Web:

<http://www.communitychange.org/shared/publications/downloads/CDBG.pdf>

In many communities, CDBG money has been a critical resource, helping rehabilitate needed affordable housing, supporting small businesses in low income neighborhoods and providing important services. However, in other communities, this money has been used in ways that only minimally -- if at all -- benefit low income people, such as resurfacing downtown streets.

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## HOME PROGRAM

### **FITTING THE PIECES TOGETHER: Using public and private financing tools with HOME-assisted homebuyer programs / U.S. Dept. of Housing and Urban**

Development -- [Washington, DC]: HUD - Office of Community Planning and Development, 2004

(HUD-2003-14-CPD; February 2004)

Also available via the World Wide Web:

<http://www.hud.gov/offices/cpd/affordablehousing/library/modelguides/2004/200314.cfm>

Over the past ten years HOME participating jurisdictions (PJs) have devoted increasing portions of their HOME Program funds to homebuyer activities. This increasing emphasis on homeownership has been encouraged in part by research documenting the many benefits low-income families derive from owning their own homes. At the operational level, advances in the mortgage marketplace have facilitated the increase in HOME assistance for affordable homeownership. As lenders have developed tools to better understand the needs of low-income borrowers and evaluate risk, new lending products have been tested and the viability of the affordable homeownership market has been amply demonstrated.

### **HOME AND NEIGHBORHOODS: A guide to comprehensive revitalization**

**techniques / U.S. Dept. of Housing and Urban Development -- [Washington, DC]: HUD - Office of Community Planning and Development, 2004**

(HUD-2003-20-CPD; April 2004)

Also available via the World Wide Web:

<http://www.hud.gov/offices/cpd/affordablehousing/library/modelguides/2004/200320.cfm>

Report explores ways that HOME participating jurisdictions (PJs) can use HOME funds to meet local community revitalization goals and highlights the issues that HOME PJs must consider when planning for such use. The guide explains why homeownership development is a stabilizing force in a neighborhood and reviews the types of planning, design, and marketing issues that will need to be addressed to successfully develop housing in a deteriorated or declining neighborhood.

### **FOUR WINDOWS: A metropolitan perspective on affordable housing policy in**

**America 2003 / Lavorel, Jennifer -- Washington, DC: National Housing Conference, 2004**

(National Housing Conference - Senior Executive Roundtable Series; April 2004)

Also available full text via the World Wide Web:

[http://www.nhc.org/pdf/pub\\_fw\\_04\\_04.pdf](http://www.nhc.org/pdf/pub_fw_04_04.pdf)

"Roundtable participants express strong support for the HOME (Home Investment Partnership Act) and Low Income Housing Tax Credit (LIHTC) programs, two sources of production capital. To varying degrees, however, they decry regulations and set-asides that govern the programs' use, and they call for increased funding and flexibility. Challenges related to zoning and NIMBYism (Not in My Backyard) continue to frustrate housing practitioners and to create a disincentive for the private sector to bring its resources to the table. Where demand is too weak to support production, participants note the importance of the Housing Choice Voucher program. They call for its increased funding. - (p. 2)

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## HOME PROGRAM – Cont'd

**HOME PROGRAM REHABILITATION TUNE-UP KIT** / U.S. Dept. of Housing and Urban Development -- [Washington, DC]: HUD - Office of Community Planning and Development, 2004

(HUD-2003-13-CPD; January 2004 / Prepared by: ICF Consulting)

Also available via the World Wide Web:

<http://www.hud.gov/offices/cpd/affordablehousing/library/modelguides/2004/200313.cfm>

Rehabilitation of existing housing stock is one of the most frequently undertaken activities to expand the supply of affordable housing. It is seen as effective because it often meets the dual objectives of stabilizing existing housing units, and the neighborhoods in which they are located; and providing a decent, safe, and sanitary home for a low income household. Since the U.S. Department of Housing and Urban Development first implemented the HOME Investment Partnerships Program over a decade ago, state and local jurisdictions have relied on rehabilitation activities to address local affordable housing needs more than any other housing activity.

**MIXED-INCOME HOUSING AND THE HOME PROGRAM** / U.S. Dept. of Housing and Urban Development -- [Washington, DC]: HUD - Office of Community Planning and Development, 2004

(HUD-2003-15-CPD; January 2004 / Prepared by: ICF Consulting)

Also available via the World Wide Web:

<http://www.hud.gov/offices/cpd/affordablehousing/library/modelguides/2004/200315.cfm>

Most housing professionals agree that concentrating assisted-housing for low- and very low-income Americans in dense, urban areas is not an effective use of scarce affordable housing resources. Over the past decade, professionals in the affordable housing industry have turned increasingly to mixed-income housing as an alternative to traditional assisted-housing initiatives. Mixed-income housing is an attractive option because, in addition to creating housing units for occupancy by low-income households, it also contributes to the diversity and stability of American communities.

**MEASURING THE IMPACT OF HOME & OTHER HOUSING PROGRAMS: A practical guide of lessons & strategies for states / developing performance measures in affordable housing programs** / Council of State Community Development Agencies

(COSCDA) -- Washington, DC: COSCDA, 2002

Focus on Ohio, Colorado and Oregon programs.

Also available full text via the World Wide Web:

<http://www.coscda.org/publications/performance03.pdf>

There is a wealth of existing academic literature focused on performance measures. Numerous studies have been commissioned that provide in-depth discussions of its principles, its value and merits, and detailed analyses of various performance measurement systems. The guidebook seeks to provide public administrators with a concise, practical guide to performance measures including case studies that provide specific suggestions and strategies to assist them in better measuring results of HOME.

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## HOME PROGRAM – Cont'd

**EXPANDING THE NATION'S SUPPLY OF AFFORDABLE HOUSING: An evaluation of the HOME Investment Partnership Program** / U.S. Dept. of Housing and Urban Development -- [Washington, DC]: HUD, 1999

May be downloaded via the World Wide Web:

<http://www.huduser.org/publications/affhsg/home.html>

As the Nation's first block grant for housing, the HOME Investment Partnerships program (HOME) provides resources to address housing needs identified by States and local governments. Created by the National Affordable Housing Act of 1990, HOME allocates funds by formula in a "block" to States, urban counties, cities, and specially authorized consortia of jurisdictions for a variety of housing activities.

**HOME, CDBG AND FARMWORKER HOUSING DEVELOPMENT** / Housing Assistance Council -- Washington, DC: HAC, 1997

Available full text via the World Wide Web:

<http://www.ruralhome.org/pubs/farmworker/home/toc.htm>

This study will examine the primary uses of these funds in the development process, outline the political linkages necessary to secure CDBG and HOME funding at the state level, and identify productive strategies for overcoming obstacles to the use of these funds in constructing farmworker housing.

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## LOW INCOME HOUSING TAX CREDIT PROGRAM

**A GREENER PLAN FOR AFFORDABLE HOUSING: How states are using the housing credit to advance sustainability** / Tassos, James -- Columbia, MD: The Enterprise Foundation, Inc., 2005

Includes 50-state survey and bibliographical references

Also available full text via the World Wide Web:

<http://www.greencommunitiesonline.org/downloads/agreenerplan.pdf>

This report describes how state housing agencies are advancing health, efficiency, and sustainability in the development of homes for low-income people through the Low-Income Housing Tax Credit (Housing Credit) program. The report analyzes elements in states' 2005 Housing Credit allocation plans that support three key areas of green development: smart site locations, energy and resource conservation, and healthy living environments. The purpose of the report is to provide a snapshot of state Housing Credit allocation policies that support green, sustainable development and to encourage states to continue to "raise the bar" in health, efficiency, and sustainability in the affordable homes they help provide.

**TAX CREDITS REACH THE END OF THE LINE: Expiring tax credits could threaten affordable housing** / McCloud, John -- Washington, DC: Hanley Wood, LLC, 2004  
*Multifamily Executive Magazine* - August 2004

Also available full text via the World Wide Web:

<http://multifamilyexecutive.com/Pages/MFE%20Pages/mfemain.asp>

Since its implementation in 1987, the federal Low-Income Housing Tax Credit (LIHTC) program has contributed to the development of approximately 1.3 million units of affordable housing throughout the nation. Each year another 90,000 units are placed in service with the help of tax credits. Of those, roughly 20 percent are developed by nonprofit organizations; the other 80 percent are developed by for-profit firms, often in partnership with a nonprofit sponsor. But the future of many of these affordable housing units hangs in the balance: A provision of the program enabling investors to sell the properties after 15 years opens the possibility that a significant number of projects constructed under the program could convert to market-rate status.

**SITING AFFORDABLE HOUSING: Location and neighborhood trends of Low Income Housing Tax Credit developments in the 1990s** / Freeman, Lance --

Washington, DC: The Brookings Institution, 2004

(Brookings Institution Census 2000 Survey Series; March 2004)

Available full text at the World Wide Web:

[http://www.brook.edu/dybdocroot/urban/pubs/20040405\\_Freeman.pdf](http://www.brook.edu/dybdocroot/urban/pubs/20040405_Freeman.pdf)

An analysis of the location and neighborhood characteristics of housing developments funded by the federal Low Income Housing Tax Credit (LIHTC) in the 1990s finds that: Approximately 42 percent of all LIHTC units are located in the suburbs, compared to only 24 percent of other project-based federally assisted housing units. Still, a majority of LIHTC units (58 percent) lie in central cities although a minority (38 percent) of all metropolitan residents resides there.



# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## LOW INCOME HOUSING TAX CREDIT PROGRAM – Cont'd

**MAKING THE BEST USE OF YOUR LIHTC DOLLARS: A planning paper for state policy makers** / Kadduri, Jill; Rodda, David / -- Bethesda, MD: U.S. Dept. of Housing & Urban Development, Office of Policy Development and Research (PD&R), July 2004  
Also available full text via the World Wide Web:

<http://www.huduser.org/publications/pdf/lihtcdollars.pdf>

This paper is intended to help state officials think about how to make strategic use of the Low Income Housing Tax Credit (LIHTC), which since the late 1980s has been the primary vehicle for building or rehabilitating housing with rents affordable to low income families and individuals. The paper provides a framework for state decision-making, based on research and theory about where and for whom the development of subsidized rental housing is most effective. The paper draws heavily on a literature review and empirical analysis conducted for HUD's Office of Policy Development and Research in 2003 and early 2004. It presents the implications of findings from a large body of research.

**LOW INCOME HOUSING TAX EXEMPT BOND HANDBOOK** / Novogradac & Company -- San Francisco, CA: Novogradac & Company, LLP, 2004  
May be purchased via the World Wide Web:

<http://www.novoco.com/Products/#>

The Low-Income Housing Tax-Exempt Bond Handbook has been completely rewritten to include issues pertaining to residential rental projects, arbitrage bonds, the use of interest rate hedging instruments and combining tax-exempt housing bonds with tax credits. The 2004 Edition is revised to include a whole new chapter on hedge funds, as well as all new legislation and IRS rules and regulations since 2002.

**LOW INCOME HOUSING TAX CREDIT HANDBOOK** / Novogradac & Company – San Francisco, CA: Novogradac & Company, LLP, 2004  
May be purchased via the World Wide Web:

<http://www.novoco.com/Products/#>

This comprehensive reference manual covers every aspect of the low-income housing tax credit (LIHTC) industry. Contains detailed analysis and guidance of the program's regulations and administrative rulings and describes the program's interaction with other low-income housing assistance programs including the HOME Program, Community Development Block Grants (CDBG), HOPE VI grants and more.

**TAX CREDITS FOR LOW INCOME HOUSING: Opportunities for developers, non-profits, agencies and communities under expanded tax code provisions** / Guggenheim, Joseph -- 12th edition -- Glen Echo, MD: Simon Publications, 2003  
May be purchased via the World Wide Web:

[http://www.taxcreditcoalition.org/about/news/june2003\\_12th\\_ed.asp](http://www.taxcreditcoalition.org/about/news/june2003_12th_ed.asp)

Outlines how LIHTC works with HOME, public housing mixed finance revitalization, homeless and numerous other programs, including state tax credit programs.



# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## LOW INCOME HOUSING TAX CREDIT PROGRAM – Cont'd

**LOW INCOME HOUSING TAX CREDIT (LIHTC) EFFECTIVENESS & EFFICIENCY: A presentation of the issues** / Smith, David A. -- Boston, MA: Recapitalization Advisors, Inc. [2002]

Presented: May 15, 2001 by David A. Smith to the Millennial Housing Commission

Also available full text at the World Wide Web:

<http://www.recapadvisors.com/jump/learn.html>

"By most measures the most successful federal multifamily affordable housing production program of the last 30 years, the Low Income Housing Tax Credit (LIHTC or the Credit)..." - (p. 1).

**TAX CREDITS: OPPORTUNITIES TO IMPROVE OVERSIGHT OF THE LOW-INCOME HOUSING PROGRAM** / U.S. General Accounting Office -- [Washington, DC] GAO, 1997 (GAO/GGD/RCED-97-55)

March 1997 - Report to the Chairman Committee on Ways & Means and the Chairman Subcommittee on Oversight, Committee on Ways & Means - House of Representatives

Also available full text via the World Wide Web:

<http://www.gao.gov/archive/1997/g597055.pdf>

The low-income housing tax credit is currently the largest federal program to fund the development and rehabilitation of housing for low-income households. Under this program, states are authorized to allocate federal tax credits as an incentive to the private sector to develop rental housing for low-income households.

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## RURAL HOUSING PROGRAMS

**EASING THE TRANSITION: Housing assistance for rural TANF recipients /** Pinder, Jennifer; Moore, Cequyna; Reid, Nicole; Yagley, James -- Washington, DC: Housing Assistance Council (HAC), 2005

Also available full text via the World Wide Web:

<http://www.ruralhome.org/manager/uploads/EasingTheTransition.pdf>

Partial summary: "For families leaving welfare, finding and maintaining affordable housing can present a great challenge. On average, a person leaving welfare earns \$1,261 in monthly wages (\$15,132 per year) and spends more than half of that income (58 percent) on housing costs. Many families that qualify for traditional housing assistance programs based on need may not receive aid since these programs often have long waiting lists. Although not enough time has passed to assess the long-term impacts of TANF-funded housing programs in rural areas, as of 2003 it was apparent that the programs were working efficiently in certain respects while at the same time barriers remained to be overcome." - (p. 1)

**SECTION 8 HOMEOWNERSHIP: A guide for rural housing practitioners /** Pinder, Jennifer; Singleton, Theresa -- Washington, DC: Housing Assistance Council (HAC), December 2005.

Also available full text via the World Wide Web:

<http://www.ruralhome.org/manager/uploads/Sec8Ownership.pdf>

The Section 8 Homeownership Program gives low-income families an opportunity to own their own homes. The program is administered by local public housing agencies (PHAs), and community-based organizations have a chance to participate in the creation and implementation of the program, tailoring it to meet the needs of their local communities. Although the Section 8 Homeownership Program is relatively new, it has already provided many families across the country with homes that they might not have been able to attain by other means. PHAs and community organizations in rural areas experience challenges and barriers specific to those areas in the administration of the Section 8 Homeownership Program. Some of the specific challenges include a lack of affordable housing stock, lack of supportive government programs, and difficulties securing lender cooperation. Successful collaborations can help to overcome these hurdles in order to allow for successful implementation of the program.

**PRESERVATION OF AFFORDABLE RURAL HOUSING: A Practitioners' Guide to the Section 515 Program /** Aboul-Saad, Shereen [et al.] -- New York, NY: Local Initiatives Support Corporation; Fannie Mae Foundation (Washington, DC), 2005

Also available full text via the World Wide Web:

<http://www.lisc.org/content/publications/detail/894/>

This handbook is a compilation of articles describing the 515 Program to help nonprofit organizations serving the housing needs of rural low-income communities improve their understanding of the rules and learn about recent thinking and practices in the field. Section 515 program, created in 1962 to finance affordable rental housing in rural areas, serves as an important resource to these communities nationwide. The publication describes the Program's history, function, regulatory scheme, characteristics of the existing stock, and program trends.

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## RURAL HOUSING PROGRAMS – Cont'd

**PRESERVING RURAL RENTAL HOUSING** / Housing Assistance Council --  
Washington, DC: HAC, 2004

Rural Voices - Volume 9, no. 4 (Winter 2004/2005)

Also available full text via the World Wide Web:

<http://www.ruralhome.org/manager/uploads/VoicesWinter2004-2005.pdf>

See: Preserving Rural America's Affordable Rental Housing: Current issues / Robert A. Rapoza & Cornelia Tietke (p. 2-6)

“The U.S. Department of Agriculture’s (USDA’s) Section 515 Rural Rental Housing Program provides safe and affordable homes to almost half a million of America’s most vulnerable residents: elderly women, people with disabilities, and mothers with children, all of whom on average earn less than \$10,000 a year. At its peak in the early 1980s, the program created about 1,000 new properties a year. Since the mid-1900s however, the program has faced severe budget cutbacks, limiting USDA’s ability to finance much-needed rehabilitation of existing properties and the construction of new properties to serve the 900,000 rural renters who live in substandard housing”. – (p. 2)

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## FEDERAL HOUSING PROGRAM POLICY & DISCUSSION

**HUD BUDGET SUMMARY: Fiscal year ... 2006** / U.S. Dept. of Housing and Urban Development (HUD) -- [Washington, DC]: HUD, (Annual report)

Available full text via the World Wide Web:

<http://www.hud.gov/about/budget/fy06/fy06budget.pdf>

Message from Secretary Jackson: Over the past four years, the U.S. Department of Housing and Urban Development (HUD) has expanded homeownership, increased access to affordable housing, fought housing discrimination, tackled homelessness, and made a new commitment to serving society's most vulnerable. The Department has implemented innovative solutions to address our nation's housing needs, and our results have been impressive and measurable. In 2004, the homeownership rate reached its highest level in history. Today, nearly 70 percent of American families own their own homes, and the minority homeownership rate has surpassed 51 percent for the first time in history.

**THE EARNED INCOME TAX CREDIT [EITC] AT AGE 30: What we know** / Holt, Steve -- Washington, DC: Brookings Institution, Metropolitan Policy Program, 2006 (Brookings Institution - Research Brief - February 2006)

Also available full text via the World Wide Web:

[http://www.brookings.edu/metro/pubs/20060209\\_Holt.pdf](http://www.brookings.edu/metro/pubs/20060209_Holt.pdf)

Thirty years since its inception, the Earned Income Tax Credit (EITC) has become a robust and largely successful component of American labor and antipoverty policy. This research brief reviews the structure and history of the EITC, summarizing key research into the people and places it affects as well as its impact on important socioeconomic measures. The brief concludes by examining several issues surrounding the credit, and outlines proposals intended to improve the effectiveness of the EITC as it enters its fourth decade.

**AFFORDABLE HOUSING NEEDS: A report to Congress on the significant need for housing** / U.S. Dept. of Housing & Urban Development (HUD) -- Washington, DC: HUD - Office of Policy Development and Research, 2005

(Annual Worst Case Housing Needs Survey – December 2005)

Available full text via the World Wide Web:

<http://www.huduser.org/Publications/pdf/AffHsgNeedsRpt2003.pdf>

"In addition to examining the experiences of renters, their incomes and the amounts they pay in rent, this report also looks at the availability of affordable rental housing and how these supply issues may affect worst case needs. For purposes of this section, "affordable units" are those rental units that households at various income levels (VLI and ELI) can afford based on 30 percent of their income. "Available units" are those units affordable to these income groups that either become vacant or are actually occupied by families at those income levels (that is, they are not occupied by higher income families). Units are considered "not available" to lower income families if they either are not affordable, or are affordable but are currently occupied by higher income families." - (p. 4)

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## FEDERAL HOUSING PROGRAM POLICY & DISCUSSION – Cont'd

### **AFFORDABLE HOMES: BEST PRACTICES FOR AMERICA / Homeownership**

Alliance -- Washington, DC: Homeownership Alliance, 2005

Available full text via the World Wide Web:

[http://www.homeownershipalliance.com/documents/HOA\\_Report\\_lo-ez\\_rnd4.pdf](http://www.homeownershipalliance.com/documents/HOA_Report_lo-ez_rnd4.pdf)

Partial introduction: The Homeownership Alliance is an organization dedicated to preserving; protecting and promoting expanded homeownership opportunities for all Americans. Homeownership is the American Dream, and the Homeownership Alliance believes that efforts should be expanded to ensure that every family in America has the opportunity to own a home. ...This report provides examples of local housing efforts that may serve as a guide for local and state governments around the country to institute more affordable homeownership programs. The devastation caused by Hurricanes Katrina and Rita in the Gulf Coast region has made the development and application of homeownership affordability programs critically important.

### **HOPE VI AND MIXED-FINANCE REDEVELOPMENTS: A catalyst for neighborhood renewal / Piper, Valerie; Turbov, Mindy -- Washington, DC: Brookings Institution, Metropolitan Policy Program, 2005**

Also available full text via the World Wide Web:

[http://www.brookings.edu/metro/pubs/20050913\\_hopevi.pdf](http://www.brookings.edu/metro/pubs/20050913_hopevi.pdf)

Across the United States, attractive mixed-income developments and revitalized neighborhoods are being created where distressed public housing once stood. One of the drivers of this transformation has been the U.S. Department of Housing and Urban Development's HOPE VI program. Using four case studies, this report examines the broader neighborhood effects of HOPE VI mixed-finance redevelopments finding that, when used strategically, HOPE VI's partnership with the private sector and holistic approach -- integrating housing with schools, jobs, amenities, and social services -- has great potential to remake distressed public housing and jumpstart wholesale neighborhood improvements.

### **KATRINA'S WINDOW: Confronting concentrated poverty across America / Berube, Alan; Katz, Bruce -- Washington, DC: Brookings Institution, Metropolitan Policy Program, 2005**

(Brookings Institution - Special Analysis in Metropolitan Policy - October 2005)

Also available full text via the World Wide Web:

[http://www.brookings.edu/metro/pubs/20051012\\_Concentratedpoverty.pdf](http://www.brookings.edu/metro/pubs/20051012_Concentratedpoverty.pdf)

"A large body of research has demonstrated that concentrated poverty exacts multiple costs on individuals and society. ... With a set of smart policy tools and a booming economy, progress was made in the 1990s towards reducing concentrated poverty in America. Yet recent federal actions, such as the gutting of the highly successful HOPE VI program, reductions in funding and flexibility for the Housing Choice Voucher program, and proposed cuts to the Earned Income Tax Credit, threaten to reduce mobility for low-income families and erase the advances made in the 1990s." - (p. 1)

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## FEDERAL HOUSING PROGRAM POLICY & DISCUSSION – Cont'd

### **INCREASING THE STOCK OF AFFORDABLE HOUSING: The value of different strategies in a growing crisis / Nieman, Kimbra; Bush, Malcolm -- Chicago, IL:**

Woodstock Institute, 2004

Also available full text via the World Wide Web:

[http://woodstockinst.org/document/rental\\_tax\\_depreciation\\_study.pdf](http://woodstockinst.org/document/rental_tax_depreciation_study.pdf)

The United States is experiencing an affordable housing crisis. Rental costs are rising at a faster rate than wages and waiting periods for public rental assistance are increasing. Research by Belsky and Lambert (2001) indicates that during the period 1996-1998, residential rent increased 6.3 percent while wages increased by 3.9 percent. During this same period, the waiting times for the Housing Choice Vouchers, formerly Section 8 certificates, and project-based housing increased by two months. Further, the unassisted development of housing that is affordable to low-income and very low-income renters is increasingly difficult in the face of rising production costs. In 39 states, more than half of Low-Income Housing Tax Credit projects, the cornerstone of federal affordable housing efforts, must utilize some other form of federal subsidy to make them affordable to low-income renters. Most of these projects also must use state or local subsidies to defray costs further.

### **CHANGES TO PROJECT-BASED MULTIFAMILY UNITS IN HUD'S INVENTORY:**

**Between 1995 and 2003 --** Washington, DC: National Housing Trust, 2004

Available full text via Fannie Mae Knowledgeplex via World Wide Web:

<http://content.knowledgeplex.org/kp2/cache/documents/42021.pdf>

Partial summary: Since the 1960s, HUD has provided several different types of subsidies to encourage private developers to construct or rehabilitate affordable multifamily rental housing. The number of units made affordable to low-income families, seniors, and persons with disabilities through these subsidies, however, has declined significantly in recent years. Analysis of HUD data finds that between 1995 and 2003, the number of such units dropped from 1.7 million to 1.4 million. The loss of 300,000 affordable rental units is substantially larger than previous estimates. This loss is especially concerning in light of the shortage of other available affordable housing for extremely low-income households across the country.

### **OPPORTUNITY AND PROGRESS: A Bipartisan Platform for National Housing Policy /**

Joint Center for Housing Studies of Harvard University (JCHS) -- Cambridge, MA: JCHS, October 2004

Available for purchase via the World Wide Web:

[http://www.jchs.harvard.edu/publications/governmentprograms/opportunity\\_and\\_progress.htm](http://www.jchs.harvard.edu/publications/governmentprograms/opportunity_and_progress.htm)

Summary: Debates about housing programs too often become mired in partisan battles instead of addressing innovative ways to solve housing problems as a country.

Historically, successful housing programs are only developed with the support of both political parties. Two former U.S. Department of Housing and Urban Development Secretaries -- one Democrat and one Republican -- a former CEO of a housing trade association-who is a Republican ; and a director of a housing research center-who is a Democrat-set aside their differences to focus on today's housing challenges. In a new book, Henry Cisneros, Jack Kemp, Kent Colton, and Nicolas Retsinas reassert housing as a national priority and ask that the federal government assume its place at the table partnering with states, localities, and both public and private sector organizations to address housing issues throughout the nation.



# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## FEDERAL HOUSING PROGRAM POLICY & DISCUSSION – Cont'd

### **MEETING LOCAL HOUSING NEEDS: A practice guide for implementing selection preferences and civil rights requirements in affordable housing programs /**

Citizens' Housing and Planning Association -- Boston, MA: Citizens' Housing and Planning Association, September 2004

Also available full text via the World Wide Web:

<http://www.chapa.org/LocalHousingNeedsReport.pdf>

Summary: This Practice Guide is focused on four themes associated with designing and implementing selection preferences, especially selection preferences for local residents, in affordable housing programs, including affordable rental and homeownership programs. Part I discusses general program eligibility requirements. Part II examines program requirements directly associated with selection preferences. Part III introduces essential fair housing principles and civil rights standards in affordable housing programs. Part IV presents the analytical techniques a housing provider might use to understand the civil rights effect of selection preferences that favor local residents, and discusses methods of designing selection preferences in light of civil rights considerations. - (p. 1)

### **DECONSTRUCTING "DECONCENTRATION" / National Low Income Housing Coalition (NLIHC) -- Washington, DC: NLIHC, 2004**

(The NIMBY Report - March 2004)

Sponsored by: Washington Mutual Foundation

Also available full text via the World Wide Web:

<http://www.nlihc.org/nimby/2003-2.pdf>

This report examines the implications of the de-concentration of poverty, including the extent to which poverty remains concentrated, the intersection of race and the concentration of poverty, what de-concentration means for people with disabilities, and how the goal of de-concentration can impede the development of low-income housing in some communities. It includes analysis of HUD and housing policy in the 1990s, the use of housing vouchers, affordable housing in Fairfax, VA, the use of fair housing complaints against affordable housing initiatives, and the concept of service hubs.

### **AFFORDABLE HOUSING FINANCE RESOURCES: A PRIMER: Strengthening partnerships for housing opportunities / National League of Cities -- Washington, DC: National League of Cities, 2004**

Directory available full text via the World Wide Web:

[http://www.nlc.org/nlc\\_org/site/files/pdf/Affordable%20Housing-final.pdf](http://www.nlc.org/nlc_org/site/files/pdf/Affordable%20Housing-final.pdf)

Guidebook provides program overview and objectives, eligibility requirements and contact information for the affordable housing programs within HUD that are available to local governments and their communities. It is our hope that this publication will serve as a reliable and valuable resource for local elected officials, housing professionals, community leaders and others who are interested in developing safe, decent and affordable housing in their communities.



# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## FEDERAL HOUSING PROGRAM POLICY & DISCUSSION – Cont'd

**CHANGING PRIORITIES: The federal budget and housing assistance 1976 - 2005 /** Dolbeare, Cushing, [et al.] -- Washington, DC: National Low Income Housing Coalition, 2004

Also available full text via the World Wide Web:

<http://www.nlihc.org/pubs/cp04/ChangingPriorities.pdf>

This housing policy environment can be examined through two different lenses. First, housing assistance funding decisions, which presumably reflect housing policy priorities, take place within a broader budgetary context. In this case, the looming federal deficit and focus on tax cuts are not only starving low income housing, but a range of federal programs, particularly those benefiting low and middle income families. Meanwhile, the federal deficit for fiscal year 2004 was \$413 billion, reflecting a worsening budget environment for the fourth year in a row. Taking into account likely policy developments, a cumulative deficit of \$5 trillion has been predicted for the next decade. Large tax cuts and the war in Iraq have been the major contributors to the size of the deficit, while the size of the deficit has spurred calls for spending cuts, an outcome some say is a rationale for the tax cuts in the first place in order to “starve the beast” of federal spending.

**COMMUNITY REINVESTMENT ACT (CRA): Reference material & documentation -- 2004** -- San Francisco, CA: Novogradac & Co., LLP, 2004

May be purchased via the World Wide Web:

<http://www.novoco.com/Products/#>

This comprehensive reference manual provides an overview of the rules and requirements of the CRA, a federal law that obligates banks and savings & loans to help meet the needs of their local communities, including low-income communities. It provides reference material, documentation and policies and procedures related to the low-income housing tax credit and the new markets tax credits. The 2004 Edition includes OCC Final Rule Amending 12 CFR Part 24 and Risk-Based Capital Guidelines and New Basel Capital Accord.

**PLANNING TO MEET LOCAL HOUSING NEEDS: The role of HUD'S consolidated planning requirements in the 1990's /** Turner, Margery Austin -- Washington, DC: Urban Institute, 2002

Also available full text via the World Wide Web:

[http://www.huduser.org/publications/hsgfin/local\\_housing\\_needs.html](http://www.huduser.org/publications/hsgfin/local_housing_needs.html)

Co-authored by: G. Thomas Kingsley, Monte L. Franke, Patrick A. Corvington and Elizabeth C. Cove

This study reviews how large central cities and suburban jurisdictions in six metropolitan areas with very diverse housing markets undertook housing needs analysis and priority and strategy development for housing plans during the 1990s. It then examines what actual housing implementation occurred during that time period and how the needs for affordable housing changed. For federal policymakers, this report makes four key recommendations for improving the Consolidated Plan process. The recommendations relate to timeliness of data, the comprehensive nature of the plan, PHA participation, and activity reports. Report includes San Francisco Metropolitan Statistical Data.

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## FEDERAL HOUSING PROGRAM POLICY & DISCUSSION – Cont'd

**STEMMING THE TIDE: A Handbook on preserving subsidized multifamily housing** / Achtenberg, Emily P. / Local Initiatives Support Corporation (LISC) -- Washington, DC: Fannie Mae Foundation, 2002

Also available full text via the World Wide Web:

[http://www.lisc.org/resources/assets/asset\\_upload\\_file686\\_838.5.02.pdf](http://www.lisc.org/resources/assets/asset_upload_file686_838.5.02.pdf)

This handbook is intended as a guide to help community-based and other nonprofit development corporations create preservation strategies for federally subsidized housing projects in their communities. It focuses specifically on U.S. Department of Housing and Urban Development (HUD)-assisted multifamily housing and traces the history of key federal housing subsidy programs. An overview of the subsidized housing preservation problem is provided, as well as outlines of the tools currently available to preservation advocates under federal laws and programs.

**SOURCES OF DATA ON STATE AND LOCAL HOUSING NEEDS** / Center on Budget and Policy Priorities (CBPP) -- Washington, DC: CBPP, [2002]

Directory also available full text via the World Wide Web:

<http://www.cbpp.org/11-30-01hous.htm>

The following is a listing of current available sources of state and local housing data. The data are predominantly obtained from the Census and the federal Department of Housing and Urban Development. We also note likely useful state and local data sources. Most of the items listed can be obtained via the Internet.

**LOW INCOME HOUSING AND SERVICES PROGRAM: Towards a new perspective** / Granuth, Laura Brierton; Smith, Carla Hett -- Washington, DC: National Low Income Housing Coalition (NLIHC), March 2001

Also available full text at the World Wide Web:

<http://www.nlihc.org/pubs/Housing.pdf>

Low income housing programs have been linked to services from Colonial times to the present day. When properly implemented, these time-tested programs have been demonstrated to be effective in improving residents' economic and social well-being. This paper provides a review of the history of low income housing programs linked with services and proposes a new perspective on designing & implementing future programs.

**FEDERAL HOUSING PROGRAMS: What they cost and what they provide** / [Powerpoint] / U.S. General Accounting Office (GAO) -- Washington DC: GAO, 2001 (GAO-01-901-R; July 18, 2001)

Paper copy available full text via the World Wide Web:

<http://www.gao.gov/new.items/d01901r.pdf>

In fiscal year 1999, the federal government provided housing assistance to about 5.2 million renter households at a cost of about \$28.7 billion in outlays and tax credits. Of this amount, over \$15 billion supported housing units developed under production programs that no longer receive appropriations to produce new or rehabilitated units. While maintaining the inventory of units produced under these inactive programs is an important goal of the federal housing voucher program, this report focuses on six programs that continue to increase the number of households assisted by the federal government.

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## FEDERAL HOUSING PROGRAM POLICY & DISCUSSION – Cont'd

**HOUSING PROGRAMS FOR LOW-INCOME HOUSEHOLDS** / Olsen, Edgar O. / National Bureau of Economic Research (NBER) -- Cambridge, MA: NBER, 2001 (NBER Working paper series; no. 8208)

May be downloaded via the World Wide Web (some IP addresses require payment):

<http://www.nber.org/papers/W8208.pdf>

The primary purposes of this paper are to 1) consider the justifications that have been offered for housing subsidies to low-income households and the implications of these justifications for the evaluation and design of housing programs, 2) describe the most important features of the largest rental housing programs for low-income households in the United States, 3) summarize the empirical evidence on the major effects of these programs, and 4) analyze the most important options for the reform of the system of housing subsidies to low-income households. - (p. 2)

**EVOLUTION OF LOW INCOME HOUSING POLICY, 1949 TO 1999** / Orlebeke, Charles J -- Washington, DC: Fannie Mae Foundation, 2000  
Housing Policy Debate - Vol. 11, no. 2 (p. 489-520)

Available full text via the World Wide Web:

[http://www.fanniemae.foundation.org/programs/hpd/pdf/hpd\\_1102\\_orlebeke.pdf](http://www.fanniemae.foundation.org/programs/hpd/pdf/hpd_1102_orlebeke.pdf)

Abstract: Orlebeke focuses on the federal role in assisting rental housing for low-income households. The 1949 act promised a large quantity of new public housing units, but in the decade following passage of the act a variety of delays kept production to a minimum. By the time production exploded in the 1960s, the system had begun to experience massive failures as high-rise public housing developments concentrated poverty and became centers of decay and crime. Assisted housing policy has evolved in the past 25 years to favor what Orlebeke calls a "three-pronged strategy" of rental vouchers, block grants to localities, and tax credits for production of low-income housing.

**RENTAL HOUSING ASSISTANCE -- THE WORSENING CRISIS: A report to Congress on worst case housing needs** / U.S. Dept. of Housing and Urban Development -- Washington, DC: HUD Office of Policy Development & Research, [2000] HUD's 1999 report on the affordable housing crisis in the United States: March 2000  
Also available full text via the World Wide Web:

<http://www.huduser.org/publications/affhsq/worstcase00/worstcase00.pdf>

For fiscal years 1999 and 2000, Congress provided for modest expansion in the number of families assisted by Section 8 vouchers after 4 years with no new assistance. The worsening affordability crisis facing very-low-income families of all demographic backgrounds -- including working families with children, minority households, and the elderly -- argues strongly for greater expansion in Federal rental housing assistance combined with wise use of Federal supply-side subsidies to boost the production of housing affordable to these families.

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## FEDERAL HOUSING PROGRAM POLICY & DISCUSSION – Cont'd

### **STATE AND LOCAL AFFORDABLE HOUSING PROGRAMS: A rich tapestry /**

Stegman, Michael A. -- Washington, DC: Urban Land Institute, 1999

May be purchased via the World Wide Web:

<http://store.builderbooks.com/cgi-bin/builderbooks/192>

"State and Local Affordable Housing Programs: A Rich Tapestry" is a major revision to the 1987 ULI publication entitled "Nonfederal Housing Programs". Learn what the best state and local affordable housing programs have to offer in your area and nationwide. The book profiles over 100 state and local affordable housing programs that increased home ownership, used tax credits and housing trust funds, developed innovative rental or secondary market initiatives in community development finance, preserved affordable housing, and dealt with welfare and public housing reform.

### **RENTAL HOUSING ASSISTANCE--THE CRISIS CONTINUES: 1997 Report to**

**Congress on worst case housing needs /** U.S. Dept. of Housing & Urban

Development. -- Washington, DC: HUD - Office of Policy Development and Research (PD&R), 1998

Available full text via the World Wide Web:

<http://www.huduser.org/publications/affhsg/worstcase/toc.html>

These findings have significant implications for Federal housing policy. To begin to ameliorate this severe housing crisis, Congress should resume the expansion of Federal tenant-based rental assistance targeted to those with the most severe needs. In addition, Congress should expand programs like HOME and the Low Income Housing Tax Credit which subsidize the construction and rehabilitation of affordable rental housing. Finally, Congress should to the maximum extent possible continue to focus scarce Federal public and assisted housing opportunities on those households with the most severe housing needs, while still fostering a greater income mix in public and assisted housing developments.

### **RENTAL HOUSING ASSISTANCE AT A CROSSROADS: A Report to Congress on worst case housing needs /** U.S. Dept. of Housing and Urban Development --

Washington, D.C. HUD - Office of Policy Development and Research (PD&R) 1996

Also available full text via the World Wide Web:

<http://www.huduser.org/publications/affhsg/rental2.html>

<http://www.huduser.org/Publications/PDF/worstcse.pdf>

The number of households with worst case needs for rental assistance reached a record high of 5.3 million in 1993, according to a new U.S. Department of Housing and Urban Development (HUD) report to Congress. The report, entitled Rental Housing Assistance at a Crossroads: A Report to Congress on Worst Case Housing Needs, finds that over 4 in 10 households with "worst case housing needs" are families with children. In announcing the report's findings, HUD Secretary Henry Cisneros commented, "This report makes clear that we're not helping millions of families even get to the starting line."

# AFFORDABLE HOUSING PROGRAMS BIBLIOGRAPHY

## CALIFORNIA HOUSING PROGRAMS

**A PRIMER ON CALIFORNIA'S HOUSING PROGRAMS** / California Budget Project -- Rev. ed. -- Sacramento, CA: California Budget Project (CBP), 2005 (CBP - Budget Backgrounder: Making Dollars Make Sense - July 2005)  
Available full text via the World Wide Web:

[http://www.cbp.org/2005/0505bb\\_housing.pdf](http://www.cbp.org/2005/0505bb_housing.pdf)

California offers more than three dozen programs designed to help families achieve homeownership, increase the state's housing supply, and ensure that individuals with special needs have a roof over their heads. This Budget Backgrounder provides an overview of California's housing programs, examines state spending on housing, and takes a brief look at major local and federal housing programs.

**BUILDING STRONGER CALIFORNIA COMMUNITIES [CAPER]: with the State-Administered CDBG, ESG, HOME, HOPWA and Lead Hazard Control Programs, FY 2003/2004** / California Department of Housing and Community Development -- Sacramento, CA: HCD, 2005

Also available full text via the World Wide Web:

<http://www.hcd.ca.gov/hpd/hrc/rep/fed/caperfinal04-05.pdf>

This is the Consolidated Annual Performance and Evaluation Report (CAPER) for the State of California's Consolidated Plan Annual Plan for FY 2004/05. This report covers the administration and use of certain federal block grant funds awarded by the State in non-entitlement areas of the State for housing and community development activities.

### **FACTORS DETERMINING CALIFORNIA'S SHARE OF FEDERAL FORMULA**

**GRANTS** / Ransdell, Tim / Public Policy Institute of California (PPIC) -- Second ed. -- San Francisco, CA: PPIC, 2004

(Federal Formula Grants and California)

Also available full text via the World Wide Web:

[http://www.ppic.org/content/pubs/FF\\_204TRFF.pdf](http://www.ppic.org/content/pubs/FF_204TRFF.pdf)

To accomplish most of its policy objectives, Congress mandates that federal government agencies undertake specific functions, from national defense to trade negotiations. However, Congress also enlists the assistance of other entities through formula grants when programs are best administered at the state or local level. Through these grants, state and local governments are currently funded to implement federal policies in such areas as health, transportation, housing, agriculture, education, and law enforcement.

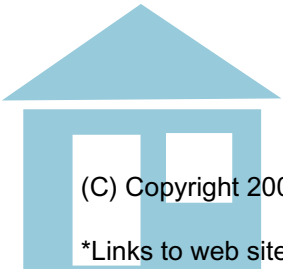
### **EXPLAINING FUNDING FORMULAS: CALIFORNIA'S SHARE OF FEDERAL**

**PROGRAMS** / Public Policy Institute of California -- San Francisco, CA: PPIC, 2002

Full report available full text via the World Wide Web:

[http://www.ppic.org/content/pubs/R\\_1102TRR.pdf](http://www.ppic.org/content/pubs/R_1102TRR.pdf)

A companion document illustrates California's current and historical shares of roughly 160 major federal grants. Ultimately, this series is intended to add depth and detail to our understanding of federal funding formulas – which allocate one-sixth of the federal budget – and their effect on policymaking in California.



### ***Selected California Libraries Contact List***

*California Department of Housing and Community Development  
Housing Resource Center - HCD/HRC  
1800 Third Street, Rm. 430, Sacramento, CA 95814  
(916) 322-9648; [mkauffma@hcd.ca.gov](mailto:mkauffma@hcd.ca.gov)*

*California State Library - General Collection  
Library and Courts Building, 914 Capital Mall, Rm. 300  
Sacramento, CA 95814 - (916) 654-0261  
<http://www.library.ca.gov/>*

*California State Library - Government Documents  
Library and Courts Building, 914 Capital Mall, Rm. 304  
Sacramento, CA 95814 - (916) 654-0069  
<http://www.library.ca.gov/>*

*UC Berkeley - Environmental Design Library  
Moffitt Library, 5th floor, UC Berkeley, 94720  
(510) 642-4818; [envi@library.berkeley.edu](mailto:envi@library.berkeley.edu)*

*UC Berkeley - Institute of Government Studies  
Library, 109 Moses, UC Berkeley, 94720  
(510) 642-1472; <http://www.lib.berkeley.edu/>*

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